



CONFERENCE AGENDA

WEDNESDAY, OCTOBER 13 – PRE CONFERENCE WORKSHOP

1:00-4:30 pm – Mall of America, The Great Room

New this year! Half-day workshop where you can quickly get up to speed on fraud prevention and detection.

Fraud Prevention and Detection ♦ John McCullough and Herb Bergson, Financial Crimes Services; Chad La Lor, Superior WI Police Department; Jonathan Hoglund, TCF Bank

Hackers' Tricks and How to Thwart Them ♦ Wenlock Free, SecurityMetrics, Inc.

Lessons Learned and Financial Crime Trends ♦ Panelists include: Jonathan Hoglund, TCF Bank; Chad La Lor – Superior WI Police Department and Jack Talbot, Guarantee Bank

DAY 1 ♦ THURSDAY, OCTOBER 14

7:45am – 9:00am

Registration and Breakfast

8:00 am – 8:45 am

AAP Breakfast

9:00am - 9:10am

Welcome and Opening Remarks ♦ Fred Laing, II, AAP, CCM, President, UMACHA and Claudia Swendseid, Senior Vice President, Federal Reserve Bank of Minneapolis

9:10 am – 9:30am

UMACHA, 1974...Today...Tomorrow ♦ Fred Laing, II, AAP, CCM, President, UMACHA



UMACHA was formed in 1974 as one of the original four regional ACH Associations. Fred will provide some history about UMACHA and then take a look at where we are today and where your association is headed in the future.

Day 1 – Thursday, October 14, continued

9:30am – 10:15am

The Fed's Financial Services: Through the Looking Glass

Rich Oliver, EVP and Retail Payments Product Manager, Federal Reserve Bank of Atlanta

37 years provides ample historic insight into an organization, which is what you'll receive in this abbreviated overview of the Fed's Financial Services and the ongoing payments evolution by Fed and industry veteran. Rich Oliver will highlight recent work with the Retail Payments Risk Forum, sharing views on the roles of the payments industry, law enforcement, regulators and others, and examining how groups can best share information, police bad actors and collaborate to improve the integrity of retail payments systems for the good of all.

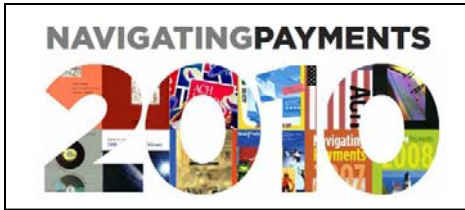
10:25am – 11:10am

NACHA and the ACH Network: Past, Present, and Future

Jan Estep, President and CEO, NACHA, The Electronic Payments Association

Does the past predict the future? Jan Estep, President and CEO of NACHA, will discuss how NACHA and the ACH Network have adapted and changed over the years. She will also share her thoughts on the future, providing insight on the recently updated NACHA strategic plan. Today's environment provides an opportunity to create competitive advantages, while the balance of risk and innovation remains in the forefront as we look to the future. Learn how you can move away from the past, efficiently and effectively positioning for the coming years.

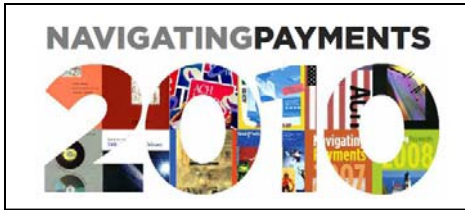
11:10am – 11:30am Break



Day 1 – Thursday, October 14, continued

11:30am – 12:30pm Concurrent Sessions

Session 1	Session 2	Session 3	Session 4
<p>Planning for Wire Transfer Format Changes Robert Bucco, Vice President Federal Reserve Bank of Philadelphia</p> <p>In 2011, the industry will implement a new funds transfer message format—called Customer Transfer Plus (CTP)—that community banks can leverage to offer customized services to their clients, including payment notification and wire fraud tracking. Experts from the Federal Reserve will discuss the format changes and benefits, such as the ability to track payments traveling through multiple correspondent banks and pinpointing the source of a delay to better serve your key customers. We'll discuss the business opportunities CTP creates for community banks, as well as what the Fed, service providers and a bank are doing to prepare. Attendees will learn how to begin preparing for the change and the opportunities it brings.</p>	<p>Alternative Financial Services – Opportunities to replace lost revenue (prepaid cards) Mick Conlin – MetaBank</p> <p>With the changes in overdraft regulations banks are expected to see a significant reeducation in fee income. This session will discuss how alternative financial services can help replace that revenue by providing products and services to existing customers.</p>	<p>Payment Convergence and the Benefits of Least Cost Routing: Image Exchange vs. ACH Tom Kettell – EPSON</p> <p>In this advance-level course we will explore the question of how financial institutions and corporations can take advantage of the inevitable convergence of check payments. With a multitude of electronic clearing opportunities available (ACH, Check 21, Image Exchange) this session will explore how a comprehensive least cost routing program will benefit the financial institution and the corporate customer. The session will illustrate how you can maximize efficiency from electronic payments, and how to go about implementing this comprehensive payment offering.</p>	<p>RDC vs ACH Risk Assessment Similar or Different Mary Gilmeister – WACHA</p> <p>This session will focus on two different but similar risk assessment requirements: the new FFIEC requirement that financial institutions perform a RDC Risk Assessment and the new NACHA rule passed in June of 2010 that requires a financial institution perform an ACH Risk Assessment. In this session, you will learn the requirements, similarities, differences as well as findings.</p>

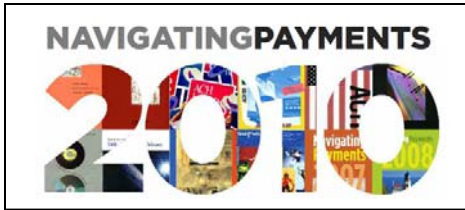


Day 1 – Thursday, October 14, continued

12:30pm – 1:30pm Lunch – Table Topics – We will have 10 tables reserved and topics set up so individuals can discuss a specific topic and meet people that are interested in the same issues.

1:30pm – 2:30pm Concurrent Sessions

Session 1	Session 2	Session 3	Session 4
<p>The Future of Payments Law Dick Fraher Assistant General Counsel Federal Reserve Bank of Atlanta</p> <p>Get a behind-the-scenes look at how payments lawyers help shape the industry's efforts to transform the payments world through electrification, convergence and globalization. The legal structures surrounding any type of payment are extensive and complex; and changes to those payments necessitate close scrutiny of the underlying legal framework. A Fed. Reserve payments lawyer shares the work being done to get the rest of us out from under the burdens of processing paper checks. Learn recent and proposed rule changes and what the Fed is doing through updating its services, hosting forums about the future of check law, expanding FedGlobalSM Services and participating in the International Payments Framework (IPF).</p>	<p>Regulation CC and Image Returns: A Brave New World Angie Smith ViewPoint, LLC</p> <p>With consolidation of the Federal reserve Banks check processing centers and all checks now classified as local items, come hear the requirements for funds availability and returning checks. Learn the proper steps and timeframes for the accurate reporting of image returns. This session will also highlight the remotely created check amendment and the most recent proposal for changes to Regulation CC.</p>	<p>Closing Information Security Gaps for Good Jim Gross, Holistic Identity Services</p> <p>It seems like information security is like a Whack-A-Mole game. Every time one internet or other information security problem and/or compliance requirement pops up and is squashed, another pops up. This session will cover more holistic approaches to information assurance that can help to keep us one step ahead of the mole. Linking line business policies and processes to information technology, focusing on transaction as well account protection and planning for use of emerging government information security and identity initiatives will be covered. Updates on the National Strategy for Trusted Identities in Cyberspace (NSTIC) and potential FFIEC authentication changes will provide attendees with the most up-to-date understanding of information security developments.</p>	<p>Emerging Trends in the Payment Industry Jeff Kane, Shazam</p> <p>This presentation covers a variety of payment industry trends and technology, providing community financial institutions the resources to make informed-business decisions about emerging technology and new fraud trends. We will also cover ways to increase profit and target marketing efforts, ensuring community financial institutions' success in the new payment landscape.</p> <p>This presentation will cover industry trends, debit card fraud, maximizing profitability and future products.</p>



Day 1 – Thursday, October 14, continued

2:30pm – 2:45pm Break

2:45pm – 3:45pm Concurrent Sessions

Session 1	Session 2	Session 3	Session 4
<p>Top 10 Questions From Members Sean Carter – NEACH</p> <p>Join Sean in this very interactive session as he discusses the top ten questions that an ACH Association receives from their members. At the top of the list are questions about reversals, exceptions, authorizations and Regulation GG.</p>	<p>Reality Checks: Why Paper Payments Persist in the Digital Age Greg Rettinger – US Bank Christian Miller – US Bank</p> <p>After years of effort and multiple initiatives, the widespread adoption of electronic B2B payments has yet to become reality. Either checks still serve a purpose, or the IT hurdles of adopting new systems just don't seem to be worth it for some (especially midmarket) organizations, or maybe both. This session will explore the current state of B2B payments, including the pros and cons of today's primary payment instruments, the technical challenges preventing greater electronic payment adoption, and what's being developed in response to those challenges.</p>	<p>Mobile Banking: What you need to know & why it Matters Lee Wetherington, AAP – ProfitStars, a Jack Henry Company</p> <p>The key to mobile banking is offering it in the right way(s) to the right customers on the right devices/carriers. Over 85% of Americans own a cell phone. Many own more than one, and some are dropping land lines entirely. Dire economic times have led 70% of consumers to monitor their money closely. Mobile phones are becoming the means of choice. Mobile banking offers opportunities to extend low-cost service delivery while reaching customers in ways never before possible. Which model of mobile banking should you deploy? Should you offer one model or all three? How are devices like the iPhone and services like 3G impacting these developments? Join us for a review of mobile banking, how it is changing, what's at stake, and what you should do (or not do) next.</p>	<p>Global Payments Success Stories Elizabeth McQuerry - Assistant Vice President Federal Reserve Bank of Atlanta; Ana Luisa Fajer – Mexican Consulate; Tim Alexander – St. Paul FCU</p> <p>Join this panel of experts as they illustrate your opportunity to grow your retail business with intl. remittance payments. The Fed. Reserve gives us insight into the evolving intl. payments landscape, laws and opportunities. The Mexican Consulate steps in to discuss the flow of payments and remittances cross border, as well as opportunities and tools to support financial institutions. Then, a regional banking peer shares its success story for implementing intl. payments and best practices you can use.</p>



Day 1 – Thursday, October 14, continued

3:45pm-4:00pm Break

4:00pm – 5:00pm Closing General Session

Closing Session from the President of the Federal Reserve Bank of Minneapolis

Narayana Kocherlakota, President, Federal Reserve Bank of Minneapolis

Meet the new president of the Federal Reserve Bank of Minneapolis as he provides you with first-hand insight into his leading role. Close out day one of the conference discussing the recent performance of the U.S. economy, prospects for recovery and important issues facing the Federal Reserve. Of course, a discussion about the future isn't complete without a brief review of the past and how the Fed of 2010 is much more transparent than the Fed of 1980. Come armed with your questions about the Federal Reserve and its role in the economy.

5:00pm - 7:00pm Reception with exhibitors and speakers

It's your chance to close out an information filled, action packed day with a wonderful reception. You'll also have a chance to mix and mingle with some of the day's best presenters. You won't want to miss out on other surprises for our 25th Annual Conference!



DAY 2 ♦ FRIDAY, OCTOBER 15

8:00am – 9:00am

Breakfast Roundtables/Speed Learning AAP Recognition

It's our 25th conference – and we will plan to recognize the value and importance of their AAP. We're pleased to showcase those individuals who have earned this important designation!

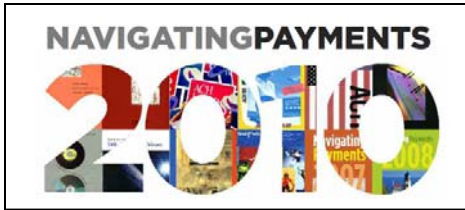
9:00am – 10:00am General Session

The Art & Science of Payments in a Recovery

Lee Wetherington, AAP – ProfitStars, a Jack Henry Company

With transaction growth slowing, mobile payments evolving, and PayPal, Amazon, and Google fighting for dominance online, plotting a course for your payments franchises can be at best challenging and at worst baffling. The recession, new regulations, and new alternative payment providers give many banks pause and some banks paralysis. But now is no time for inaction. Opportunities abound: small-business adoption of remote deposit, migration to budget-conscious debit, and the advent of payments in social networking. Join us for a no-nonsense review of what your bank should be doing now, soon and later.

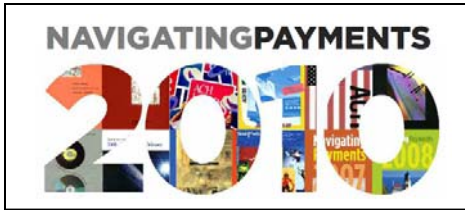
10:00am – 10:15am Break



Day 2 – Friday, October 15, continued

10:15am – 11:15am Concurrent Sessions

Session 1	Session 2	Session 3	Session 4
<p>Can SameDay ACH Add Value to Your Business? Deborah Koller - Assistant Vice President Federal Reserve Bank of Minneapolis</p> <p>For many years, you have relied on efficient processing and settlement of ACH payments for one- and two-day forward payments. Are you ready for same-day check conversion, telephone and Internet-initiated payments? Will this become the “new” next-day ACH? Review the impact on originating and receiving institutions, implications and expectations of originators, receivers and vendors, and how SameDay ACH will add value to financial institution payment strategies.</p> <p>Also, learn how a same-day ACH service has potential to enhance funds availability...and much more!</p>	<p>Social Media Payments – Why this Matters to your Financial Institution George Warfel – Fiserv</p> <p>At the end of this session, as an attendee you will know; Why financial institutions need to participate in social media payments; why advertising on social media isn’t enough (and may backfire); what the benefits of offering social media payments are; the competitive risks to the financial institution payments franchise of not participating; different approaches to social media payments; how to choose social media payments technology; understanding of the demographic changes going on in the U.S. and how these will impact payments.</p>	<p>So You want to Be An AAP? Brenda Eckert, AAP – Wells Fargo Megan Henning, AAP – Wells Fargo</p> <p>The Accredited ACH Professional (AAP) Designation was first introduced in 1993. Since the inception of the program, more than 3500 ACH professionals have taken on the challenge and successfully obtained their AAP designation. This designation recognizes individuals as highly-skilled professionals with expertise in electronic payments. The exam covers a variety of topics including general payments, products, risk management, operational process flow, technical standards, and rules & regulations. During this session, the presenters will walk through best practices for preparing for the exam and provide an open forum for questions.</p>	<p>Creating a Culture of Strategic Foresight Deborah Matthews – ProfitStars, a Jack Henry Company</p> <p>The payments eco-system continues a period of dynamic transformation marked by high volatility, emerging technology and increasing complexity. Financial institution management must juggle a number of existing priorities while at the same time try to anticipate evolving customer demands, regulatory changes, market convergence, and threats from new entrants. Organizations must approach ‘the new normal’ with a fresh mindset to emerge as a market leader in the economic recovery.</p> <p>Attendees will learn about effective techniques such as scenario planning, environmental scanning and pattern recognition and more. Examples relevant to payments are used, and the speaker will present actionable steps into winning action plans.</p>



Day 2 – Friday, October 15, continued

11:20am – 12:00 Product Showcases

<p>ACH Alert - Unauthorized ACH Debits-Annihilated by an Unlikely Network Participant Deborah Peace Managing ACH debit origination risk has historically been left to the ODFI to control by scrutinizing potential Originators and limiting who gains access to the network. Is it possible for RDFI's to actually solve the problem? Attendees will learn how emerging technologies and new methodologies are making it possible for account holders to control who and what comes out of their account before it happens. Can restrictive debit blocks, labor intensive debit filters, ACH Positive Pay, Paper Written Statements and angry account holders become a distant memory? This session will have attendees reconsidering which ACH network participant is in the best position to annihilate unauthorized ACH debits.</p>	<p>Centrix - Simplify ACH Risk Management With EPIQ™ ... The Electronic Payments I.Q Steve Bartels Learn about EPIQ™, a cost effective solution that monitors, analyzes and reports ACH activity. EPIQ™ was specifically designed to simplify ACH risk management for financial institutions. Comprehensive reporting gives insight into multiple trends and stats for exposure concerns and return rates.</p>	<p>FRPA - Discover Your Inner Detective: New Tools for Financial Institutions Herb Bergson The new FRPA site will truly be state-of-the-art, including multiple searchable databases.</p> <p>Find out how the new site will benefit financial institutions and police investigators – and other inquiring minds within financial institutions.</p>	<p>Federal Reserve Bank – Knowledge is Power...What's in your ACH Reports Angie Wilhelm In response to customers' requests, our robust suite of information services includes new report features and functionality to help you better manage your payments business—even if you outsource! For example, with FedEDI® Plus, you can load reports into your Internet banking cash management portal by choosing to deliver them automatically to the FedLine® access solution at your institution or your processor, and then let your corporate customers retrieve their reports from a familiar interface. Here are a few more enhanced reports: the Return Item Report includes operator rejects; the NOC Report includes IAT entries; and the RDFI Quick Scan Report includes IAT entries and addenda item counts. Attend this product showcase to learn how these enhanced reports, and many more, can help you get a more complete ACH activity picture for better business decisions, streamlined processing and reduced risk.</p>	<p>Federal Reserve Bank – The ABCs of Working with the Fed Steve Peterson Whether you need to establish a new electronic connection with the Fed or simply add a new service, discover what the Fed offers and how to easily get started. This product showcase offers valuable information to: -Help you understand available service and settlement options -Provide the necessary set-up steps for your implementation of service changes and/or new service setup -Offer detailed contact and resource information to assist you with your needs at the Federal Reserve Bank -Give you an opportunity to ask questions about next steps to get started Take control of your financial institutions payment services and improve your business customers' experience at the same time.</p>	<p>CFC Technologies - Maximize Multiple Remote Deposit Capture Strategies to Increase Profits Jim Brummer Are you ready to make remote deposit a profit center? The challenge is to move beyond a defensive mindset and understand the real opportunity that RDC services provide. We will look at new RDC opportunities from a fresh perspective while applying a focused approach on what your customers want and need.</p>
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Day 2 – Friday, October 15, continued

12:00 – 1:00pm Lunch

1:00pm – 2:00pm Concurrent Sessions

Session 1	Session 2	Session 3	Session 4
<p>SAN (Storage Area Network) Dan Sanderson – CFC Technologies</p> <p>Why do you need to know about a SAN, and what is it?</p> <p>In simplest terms, a SAN (Storage Area Network) is a centralized storage device that all of your servers utilize. Think of it as a big hard drive that all of your servers share.</p> <p>Many times, financial institutions can be fooled into purchasing technology that is either not a good fit, or not needed. This session will allow you to catch some of these technology tricks. Remember – what you don't know about a SAN ... may hurt you and your financial institution!</p>	<p>ACH Rules Update Wendy Wishon – EPCOR Donna Olheiser – UMACHA</p> <p>There have been a significant number of ACH Rule changes between last year and now, plus many changes still coming. NACHA has completed their effort to reorganize the Rules, they are calling it Rules Simplification and becomes effective Jan 1, 2011. Several recent ballots and requests for comment (RFC) to make changes to the ACH Rules moving forward into 2011. This session will provide details on the final Rules Simplification, an overview of all recent RFCs and balloted rules, and discuss other NACHA initiatives that may be on the horizon.</p>	<p>Check Out What's New with Checks Ellen Heffner – ECCHO</p> <p>Join this session to hear how checks are approaching almost 100% electronics end-to-end due to the rapid and successful transition to image exchange. Can you answer the question, "What if you could create and send a digital check that is still a 'check' from your mobile phone or home or office computer? Come to this session and look at new ideas for exchanging payments using that familiar check but one that is completely disconnected from its paper past.</p>	<p>Financial Exploitation of Vulnerable Adults – Stop the Bleeding Robert McLeod, Lindquist & Vennum Stephen Grisham, Alternative Decision Makers, Inc. Doug Meldrum, CPA</p> <p>In cases of financial exploitation of vulnerable adults, by the time anyone is alerted to the problem all we can do is stop the bleeding. Hear from a group of professionals who work to do just that.</p> <p>Discover fascinating stories of how they are able to help vulnerable adults in Financial Exploitation cases.</p>



Day 2 – Friday, October 15, continued

2:00pm – 2:10pm Break

2:10pm – 3:15pm Closing Keynote
Closing Address

Olympian Jeff Blatnick

Jeff is the burly Greco-Roman wrestler who won the Gold Medal at the 1984 Summer Olympic Games. Just two years earlier, Jeff was diagnosed with Hodgkin's disease, a cancer that attacks the spleen and lymph nodes. After surgery and a series of daily radiation treatments, the cancer was in remission and he resumed training. Today, Jeff is one of the premier motivational speakers in the country. Jeff's enthusiasm, sincerity, and love of life have kept him focused on a single purpose: overcoming adversity.